

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHARLES J. REEVES

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-23886

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/25/2015 and confirmed on 12/8/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		70,256.00
Less Refunds to Debtor	1,571.90	
TOTAL AMOUNT OF PLAN FUND		68,684.10

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,900.00	
Trustee Fee	3,150.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,050.45

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CHALET PROPERTIES III LLC	0.00	23,730.85	0.00	23,730.85
	Acct: 6148				
	CHALET PROPERTIES III LLC	3,372.83	3,372.83	0.00	3,372.83
	Acct: 6148				
	PITTSBURGH WATER & SEWER AUTHOR	349.78	349.78	138.49	488.27
	Acct: B150				
	PITTSBURGH WATER & SEWER AUTHOR	47.62	47.62	0.00	47.62
	Acct: B150				
	CAPITAL ONE AUTO FINANCE**	0.00	0.00	0.00	0.00
	Acct: 1435				
	AMERICREDIT FINANCIAL SVCS INC DBA	12,440.07	12,440.07	5,326.75	17,766.82
	Acct: 6567				
					45,406.39
Priority					
	SHAWN N WRIGHT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CHARLES J. REEVES	0.00	0.00	0.00	0.00
	Acct:				
	CHARLES J. REEVES	1,376.00	1,376.00	0.00	0.00
	Acct:				
	CHARLES J. REEVES	195.90	195.90	0.00	0.00
	Acct:				
	LAW OFFICE OF SHAWN N WRIGHT	0.00	0.00	0.00	0.00
	Acct:				
	SHAWN N WRIGHT ESQ	3,900.00	3,900.00	0.00	0.00
	Acct:				
	BRIDGECREST CREDIT COMPANY LLC	0.00	11,624.34	0.00	11,624.34
	Acct: 4690				
					11,624.34
Unsecured					
	DUQUESNE LIGHT COMPANY*	256.37	114.95	0.00	114.95
	Acct: 2503				
	CAVALRY SPV I LLC - ASSIGNEE(*)	0.00	0.00	0.00	0.00

15-23886

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4056				
	CREDIT COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: 0247				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	8,239.84	3,694.50	0.00	3,694.50
	Acct: 2503				
	NAVIENT SOLUTIONS INC	0.00	0.00	0.00	0.00
	Acct: 0225				
	NAVIENT SOLUTIONS INC	0.00	0.00	0.00	0.00
	Acct: 1002				
	NAVIENT SOLUTIONS INC	0.00	0.00	0.00	0.00
	Acct: 0225				
	PREMIER BANKCARD LLC; JEFFERSON C	451.40	202.39	0.00	202.39
	Acct: 1655				
	MERRICK BANK	0.00	0.00	0.00	0.00
	Acct: 5079				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 0009				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 4712				
	SPRINT CORP(*)	1,318.28	591.08	0.00	591.08
	Acct: 2503				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	FRIEDMAN VARTOLO LLP	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 4,602.92

TOTAL PAID TO CREDITORS

61,633.65

TOTAL CLAIMED

PRIORITY 0.00

SECURED 16,210.30

UNSECURED 10,265.89

Date: 12/21/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHARLES J. REEVES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-23886

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Charles J. Reeves
Debtor(s)

Case No. 15-23886-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 22, 2020

User: gamr
Form ID: pdf900

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2020:

Recip ID	Recipient Name and Address
db	+ Charles J. Reeves, 1205 Marvista Street, Pittsburgh, PA 15212-2955
cr	+ BSI Financial Services as servicer for Chalet Prop, c/o Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ U.S. Bank Trust National Association as Trustee of, c/o BSI Financial Services, 1425 Greenway Drive, Suite 400, Irving, TX 75038-2480
14951112	+ Chalet Properties III, LLC, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
14127113	+ Dept Of Ed/Navient, Attn: Claims Dept, Po Box 9400, Wilkes Barr, PA 18773-9400
14127114	+ Ditech, Attention: Bankruptcy Dept, Po Box 6154, Rapid City, SD 57709-6154
14132577	+ Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone 57709-6154
14127115	+ First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14179061	+ Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15323450	+ U.S. Bank Trust National Association as, Trustee of the Cabana Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
15323449	+ U.S. Bank Trust National Association as, Trustee of the Chalet Series III Trust, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Dec 23 2020 02:47:17	Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Dec 23 2020 02:47:15	Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347, Arlington, TX 76006-1347
14135445	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 23 2020 03:49:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14127111	+ Email/Text: bankruptcy@cavps.com	Dec 23 2020 04:24:00	Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
14135624	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 23 2020 02:48:13	Capital One Auto Finance c/o AIS, Potfolio, LP f/k/a AIS Data Services, d/b/a Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
14129159	+ Email/Text: bankruptcy@cavps.com	Dec 23 2020 04:24:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14127112	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 23 2020 04:24:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14186720	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 23 2020 04:24:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14127116	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 23 2020 03:49:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145

District/off: 0315-2

User: gamr

Page 2 of 3

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14127117	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 23 2020 02:36:00	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
14127118	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 23 2020 04:23:00	Midland Funding, 2365 Northside Dri, San Diego, CA 92108-2709
14181426	Email/PDF: pa_dc_ed@navient.com	Dec 23 2020 02:57:50	Navient Solutions, Inc. Department of Education, Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
14127119	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 23 2020 02:38:49	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14175478	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 23 2020 04:24:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14151286	Email/Text: appebnmailbox@sprint.com	Dec 23 2020 04:23:00	Sprint, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
14127120	Email/Text: appebnmailbox@sprint.com	Dec 23 2020 04:23:00	Sprint Nextel Corporation, Attn: Bankruptcy Department, PO Box 172408, Denver, CO 80217-9813

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Chalet Properties III, LLC
cr		Ditech Financial LLC
cr		Duquesne Light Company
cr		Pittsburgh Water & Sewer Authority
cr	*+	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	*+	DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	*+	U.S. Bank Trust National Association as Trustee of, c/o BSI Financial Services, 1425 Greenway Drive, Suite 400, Irving, TX 75038-2480
14137773	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853

TOTAL: 4 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com

District/off: 0315-2

User: gamr

Page 3 of 3

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Form ID: pdf900

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Jeffrey R. Hunt

on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com

Lorraine Gazzara Doyle

on behalf of Creditor BSI Financial Services as servicer for Chalet Properties III LLC lorraine@mvrlaw.com,
diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

Shawn N. Wright

on behalf of Debtor Charles J. Reeves shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 8